

**LAW FIRM
Of
EUGENE J. McDONALD, ESQ.
170 Broad Street
Matawan, NJ 07747
Phone: 732-583-8485
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VIA Regular Mail and Certified Mail No. 7003 3110 0005 3175 1764
April 12, 2007

Bank of America
8755 Rosewell Road
Atlanta, GA 30350

RE: PL Shipping & Logistics, Ltd. v. H. J. M, International Inc.,
and Bank of America and Affordable Luxury Ryan Kenny
Docket No. 07 CV 2818 (SHS)

Dear Sirs:

A lawsuit has been commenced against **Bank of America**. A copy of the Complaint is attached to this notice. It has been filed in the United States District Court for the Southern District of New York and has been assigned Docket No. 07 CV 2818 (SHS).

This is not a formal summons or notification from the Court, but rather our request that you sign and return the enclosed Waiver of Service in order to save the costs of serving you with a judicial summons and an additional copy of the Complaint. The cost of service will be avoided if we receive a signed copy of the Waiver within thirty (30) days after the date designated below as the date on which this Notice and Request is sent. We also enclose a stamped, self-addressed envelope for your use. An extra copy of the Waiver is also attached for your records.

If you comply with this request and return the signed Waiver, it will be filed with the Court and no summons will be served on you. The action will then proceed as if you had been served on the date the Waiver is filed, except that you will not be obligated to answer the Complaint before sixty (60) days from the date designated below as the date on which this notice is sent.

If you do not return the signed Waiver within the time indicated, we will take appropriate steps to effect formal service in a manner authorized by the Federal Rules of Civil Procedure and we will then, as authorized by those Rules, ask the Court to require you to pay the full costs of such service. In that connection, please read the statement concerning the duty of parties to waive the service of the Summons, which is set forth in the Waiver form.

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We affirm that this request is being sent to you on behalf of the plaintiff this 12th day of April 2007

Also enclosed are the pertinent claim documents in support of plaintiff's claim herein and in accordance with the initial disclosure requirements of Rule 26 (a)(1) of the Federal Rules of Civil Procedure.

Very truly yours,

s/ Eugene J. McDonald

Eugene J. McDonald, Esq.

Enclosures